

VI. Claims

1. Apparatus for controlling a system changing electrical signals representing components temporally decomposed from residential property, the apparatus including:
a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:
logic means controlling the computer system to change the data to produce modified signals representing a separate valuation of each of a plurality of components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and an output device connected to convert the modified signals into documentation including the respective valuation of each of the components.
2. The apparatus of claim 1, wherein at least one of the valuations reflects that there is a terminal recovery period for the residential estate for years interest.
3. The apparatus of claim 1, wherein at least one of the valuations reflects that the residential estate for years interest is an augmented estate for years interest.
4. The apparatus of claim 2, wherein at least one of the valuations reflects that the residential estate for years interest is an augmented estate for years interest.
5. The apparatus of claim 1, wherein at least one of the valuations reflects that the residential estate for years is an estate for years interest.
6. The apparatus of claim 2, wherein at least one of the valuations reflects that the residential estate for years is an estate for years interest.
7. The apparatus of claim 1, wherein at least one of the valuations reflects that one of the components includes a fractional interest in only one member of a group consisting of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.
8. The apparatus of claim 2, wherein at least one of the valuations reflects that one of the components includes a fractional interest in only one member of a group

consisting of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

9. The apparatus of claim 1, wherein the residential property is a single-family dwelling.

10. The apparatus of claim 2, wherein the residential property is a single-family dwelling.

11. The apparatus of claim 3, wherein the residential property is a single-family dwelling.

12. The apparatus of claim 4, wherein the residential property is a single-family dwelling.

13. The apparatus of claim 5, wherein the residential property is a single-family dwelling.

14. The apparatus of claim 6, wherein the residential property is a single-family dwelling.

15. The apparatus of claim 7, wherein the residential property is a single-family dwelling.

16. The apparatus of claim 8, wherein the residential property is a single-family dwelling.

17. Apparatus for controlling a system changing electrical signals representing a component temporally decomposed from residential property, the apparatus including:

a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

logic means controlling the computer system to change the data to produce modified signals representing a valuation of one of at least two components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and an output device connected to convert the modified

signals into documentation including the valuation of each of the components.

18. The apparatus of claim 17, wherein the valuation reflects that there is a terminal recovery period for the residential estate for years interest.

19. The apparatus of claim 17, wherein the valuation reflects that the residential estate for years interest is an augmented estate for years interest.

20. The apparatus of claim 18, wherein the valuation reflects that the residential estate for years interest is an augmented estate for years interest.

21. The apparatus of claim 17, wherein at least one of the valuations reflects that the residential estate for years is an estate for years interest.

22. The apparatus of claim 18, wherein at least one of the valuations reflects that the residential estate for years is an estate for years interest.

23. The apparatus of claim 17, wherein at least one of the valuations reflects that one of the components includes a fractional interest in only one member of a group consisting of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

24. The apparatus of claim 18, wherein at least one of the valuations reflects that one of the components includes a fractional interest in only one member of a group consisting of a contingent equity interest in the residential property that is a primary equity interest and a corresponding contingent equity interest in the residential property that is a secondary equity interest.

25. The apparatus of claim 17, wherein the residential property is a single-family dwelling.

26. The apparatus of claim 18, wherein the residential property is a single-family dwelling.

27. The apparatus of claim 19, wherein the residential property is a single-family

dwelling.

28. The apparatus of claim 20, wherein the residential property is a single-family dwelling.

29. The apparatus of claim 21, wherein the residential property is a single-family dwelling.

30. The apparatus of claim 22, wherein the residential property is a single-family dwelling.

31. The apparatus of claim 23, wherein the residential property is a single-family dwelling.

32. The apparatus of claim 24, wherein the residential property is a single-family dwelling.

33. The apparatus of any one of claims 1-32, the apparatus further including:
a second computer, arranged for receiving at least some of the documentation, the second computer further comprising:

logic means controlling the second computer to change said at least some of the documentation to produce modified second signals representing a valuation of an equity interest in one of the components; and

a second output device connected to the second processor to convert the modified second signals into second documentation including the valuation of the equity interest in the one of the components.

34. The apparatus of any one of claims 9-16, 25-32, the apparatus further including:

a second computer, arranged for receiving at least some of the documentation, the second computer further comprising:

logic means controlling the second computer to change said at least some of the documentation to produce modified second signals representing a residential lease payment including at least one from a group of a rental payment arrearage and an escrow account payment arrearage; and

a second output device connected to the second processor to convert the modified

second signals into second documentation including the residential lease payment valuation of the equity interest in the one of the components.

35. The computer apparatus of claim 34, wherein the residential lease payment includes an arrearage penalty:

36. Apparatus for controlling a system changing electrical signals representing components temporally decomposed from residential property, the apparatus including:

a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

logic means controlling the computer system to change the data to produce modified signals representing documentation, including a computed tax valuation on at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

an output device connected to produce the documentation including the tax valuation.

37. Apparatus for controlling a system changing electrical signals representing components temporally decomposed from residential property, the apparatus including:

a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

logic means controlling the computer system to change the data to produce modified signals representing documentation, including a computed insurance premium on at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

an output device connected to produce the documentation including the insurance premium.

38. Apparatus for controlling a system changing electrical signals representing property including an equity interest in only one component temporally decomposed from residential property, the apparatus including:

a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

logic means controlling the computer system to change the data to produce modified

signals representing documentation, including a computed tax valuation of property including an equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and
an output device connected to produce the documentation including the tax valuation.

39. The apparatus of claim 38, wherein the residential property is a single-family dwelling.

40. Apparatus for controlling a system changing electrical signals representing property including an equity interest in only one component temporally decomposed from residential property, the apparatus including:

a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

logic means controlling the computer system to change the data to produce modified signals representing documentation, including a valuation of property including an equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

an output device connected to produce the documentation including the valuation.

41. The apparatus of claim 40, wherein the residential property is a single-family dwelling.

42. Method of controlling a system changing electrical signals representing components temporally decomposed from residential property, the method including the steps of:

providing a computer system, arranged for receiving data into a memory, the data representing the residential property;

controlling the computer system with logic means to change the data to produce modified signals representing a separate valuation of each of a plurality of components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and

converting, an output device, the modified signals into documentation including the respective valuation of each of the components.

43. Method of controlling a system changing electrical signals representing a component temporally decomposed from residential property, the method including the steps of:

providing a computer system, arranged for receiving data into a memory, the data representing the residential property;

controlling the computer system with logic means to change the data to produce modified signals representing a valuation of one of at least two components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and

converting, an output device, the modified signals into documentation including the valuation of each of the components.

44. Method of controlling a system changing electrical signals representing components temporally decomposed from residential property, the method including the steps of:

providing a computer system, arranged for receiving data into a memory, the data representing the residential property;

controlling the computer system with logic means to change the data to produce modified signals representing documentation, including a computed tax valuation on at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

producing the documentation including the tax valuation at an output device connected to the computer.

45. Method of controlling a system changing electrical signals representing components temporally decomposed from residential property, the method including the steps of:

providing a computer system, arranged for receiving data into a memory, the data representing the residential property;

controlling the computer system with logic means to change the data to produce modified signals representing documentation, including a computed insurance premium on at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

producing the documentation including the insurance premium at an output device connected to the computer.

46. Method of controlling a system changing electrical signals representing property including an equity interest in only one component temporally decomposed from residential property, the computer apparatus including:

providing a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

controlling the computer system with logic means to change the data to produce modified signals representing documentation, including a computed tax valuation of property including an equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

producing the documentation including the tax valuation at an output device connected to the computer.

47. Method of controlling a system changing electrical signals representing property including an equity interest in only one component temporally decomposed from residential property, the computer apparatus including:

providing a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

controlling the computer system with logic means to change the data to produce modified signals representing documentation, including a valuation of property including an equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

producing the documentation including the valuation at an output device connected to the computer.

48. A computer program product having computer code stored thereon, which when run on a computer causes a computer to perform the steps of:

arranging a computer system for receiving data into a memory, the data representing residential property;

controlling the computer system with logic means to change the data to produce modified signals representing a valuation of one of at least two components temporally decomposed from the residential property, the components including a residential estate for

years interest and a residential remainder interest; and

converting, an output device, the modified signals into documentation including the valuation of the components.

49. A computer program product having computer code stored thereon, which when run on a computer causes a computer to perform the steps of:

arranging a computer system for receiving data into a memory, the data representing residential property;

controlling the computer system with logic means to change the data to produce modified signals representing a valuation of property including an equity interest in only one of at least two components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and

converting, an output device, the modified signals into documentation including the valuation of the property.

50. A computer-readable media tangibly embodying a program of instructions executable by a computer to perform the steps of

arranging a computer system for receiving data into a memory, the data representing residential property;

controlling the computer system with logic means to change the data to produce modified signals representing a valuation of one of at least two components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and

converting, an output device, the modified signals into documentation including the valuation of each of the components;

wherein the receiving includes standardizing the data with at least one computer-generated screen; and wherein the controlling includes forming the documentation as standardized documentation by obtaining from computer-accessible memory.

51. The media of claim 50, wherein the media comprises at least one of a RAM, a ROM, a disk, an ASIC, and a PROM.

52. Apparatus for controlling a system changing electrical signals representing components temporally decomposed from residential property, the apparatus including:

a computer system, arranged for receiving data into a memory, the data

representing the residential property, the computer system further comprising:

means for controlling the computer system to change the data to produce modified signals representing a separate valuation of each of a plurality of components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and an output device connected to convert the modified signals into documentation including the respective valuation of each of the components.

53. Apparatus for controlling a system changing electrical signals representing a component temporally decomposed from residential property, the apparatus including:

a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

means for controlling the computer system to change the data to produce modified signals representing a valuation of one of at least two components temporally decomposed from the residential property, the components including a residential estate for years interest and a residential remainder interest; and an output device connected to convert the modified signals into documentation including the valuation of each of the components.

54. Apparatus for controlling a system changing electrical signals representing components temporally decomposed from residential property, the apparatus including:

a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

means for controlling the computer system to change the data to produce modified signals representing documentation, including a computed tax valuation on at least one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

an output device connected to produce the documentation including the tax valuation.

55. Apparatus for controlling a system changing electrical signals representing components temporally decomposed from residential property, the apparatus including:

a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

means for controlling the computer system to change the data to produce modified signals representing documentation, including a computed insurance premium on at least

one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

an output device connected to produce the documentation including the insurance premium.

56. Apparatus for controlling a system changing electrical signals representing property including an equity interest in only one component temporally decomposed from residential property, the apparatus including:

a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

means for controlling the computer system to change the data to produce modified signals representing documentation, including a computed tax valuation of property including an equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

an output device connected to produce the documentation including the tax valuation.

57. Apparatus for controlling a system changing electrical signals representing property including an equity interest in only one component temporally decomposed from residential property, the apparatus including:

a computer system, arranged for receiving data into a memory, the data representing the residential property, the computer system further comprising:

means for controlling the computer system to change the data to produce modified signals representing documentation, including a valuation of property including an equity interest in only one of said components temporally decomposed from the residential property, the temporally decomposed components including a residential estate for years interest and a residential remainder interest; and

an output device connected to produce the documentation including the valuation.